

## CIA Prospective Agent Non-Disclosure

This non-disclosure agreement is between Career Insurance Agents (CIA) and Prospective Agent of this agreement. Whereas CIA and Prospective Agent wish to exchange certain information pertaining to the operations and contractual obligations of CIA and its independent contractors, these two parties hereby agree to the following conditions:

1. CIA will provide Prospective Agent with an original copy "Draft" of its standard Agency/Agent contract. In addition, CIA will provide Prospective Agent with additional information, both orally and in writing, as to the operations and benefits of becoming an Independent Contractor with CIA.
  2. Prospective Agent agrees not to share this information with any third parties not explicitly approved by CIA and to use reasonable and practical care to protect and maintain possession of the contract and any other materials provided to Prospect by CIA. This applies not only to all original documents, but to all copies that may have been made by or supplied to Prospect.
  3. Upon request of CIA, Prospective Agent will return all documents, materials, and notes both originals and copies to CIA within 15 days of the request.
  4. In the event of a breach or threatened breach of this Agreement, CIA shall be entitled to preliminary and final injunctions, in addition to any other rights and remedies available to it at law or in equity.
  5. The validity and performance of this contract are governed by the laws of the State of Colorado.
  6. This Agreement is binding upon the directors, officers, employees and agents of each party and will continue indefinitely, with the obligations of confidentiality surviving the termination of this Agreement.
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Contact Information

**Name \*** Krystin De Knight

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**Address \***   
66 Palmer St  
St Augustine, fl 32084  
United States

**Planned Business** Possible home base/office space  
**Location (retail, office space, suite, home based) \***

**Tell us about your background (Insurance, Financial, Tax Prep., what you did before) \*** My partner and I are both currently in insurance and were previously in hospitality

**Describe Your Present Situation and What has you exploring new opportunity? (Captive or Independent Agency) Motivation for exploring options?) \***

My potential business partner and I currently work in a captive agency. After working for other for so long, we're both ready to break out on our own, however we know the business and know we will be better as a team.

We are currently researching the best way to break away and start on our own.

I'm licensed in all lines with my 220&215 and 5 years experience, currently working in a scratch captive agency and writing 45-60k a month. She is currently our office manager, but has 8 year experience in both independent and captive. She is carries a 440 for now but will be obtaining her 220 for the venture.

We're currently trying to map out the best way to make the move, and are seeking information only at this point on what joining a cluster would look like so can we can finish our business plan.

**Please describe your typical Customer Profile** Personal Lines

**What are your most important needs? \*** information on start up

**What is Your Timeline in Making a Decision: \*** 3-8 months

Present Agency Information:

**Current Written Premium? (Captive/Independent) \*** 50000 a month, Captive

**PL%- VS - CL% ratio: \*** 20%

**Lead Carrier(s): \*** Quote Wizard, Everquote, Insurancequotes.com, Smartfinancial, farmers.com

Plans going forward:

**Estimated Premium Year 1, 2, 3: \*** 350k, 500k, 1m

**Estimated Commission Income Year 1, 2, 3: \*** unknown without knowing percentages

**Primary Sales Initiatives: \*** unknown

**Additional** none

**Information: non-completes, previous criminal convictions, carrier terminations, bankruptcy, etcâ€¦ \***

**Date Signed: \*** Tuesday, July 27, 2021

DocuSigned by:  
  
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